“Giving well” means enjoying the greatest personal and financial satisfaction possible from the gifts you make. All gifts are genuine expressions of goodwill and selflessness because gifts are not obligatory. Still, when personal philanthropy is combined with sound planning, “giving well” takes on real meaning.

There are many reasons why people give—indeed, too many to count. Nonetheless, since giving is highly personal, all of our donors can benefit from asking how they can make the most of their charitable gifts. Your thoughtful approach to personal philanthropy increases your impact and the satisfaction you enjoy. It's that simple. We are grateful for donors and friends like you who support the Catholic Community Foundation, and we deeply appreciate your generosity, assistance and collaboration.

Please take a few moments to read this issue of our newsletter to learn about some important gift benefits—the importance of timing, ways to give, and where taxes fit in. Feel free to contact us if we can help you explore year-end gift options. Be sure to request our free brochure, Essentials for Taxpayers, designed to help you and your advisors prepare for completing your tax return. As always, thank you for your support and generosity.

Sincerely,

Joanna S. Feltz, J.D.
Director of Planned Giving
Catholic Community Foundation

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Is There a Best Time to Give?
Every gift matters because each gift makes a difference to the Church.

Your support makes it possible for us to:
• Help others by remembering and honoring a loved one and a ministry near and dear to them
• Continue to sustain parish growth and sustainability

From our perspective, any time is a good time to give, since our work flourishes with ongoing support from generous donors like you. From your perspective, however, there may indeed be a “best time” to give. Your specific long-term goals, current financial situation, and everyday family needs can all determine the ideal timing of your gift.

An Impact Today
A gift of cash or stock is a simple way to make an impact today. The funds are instantly available to accomplish the work of the Foundation, and you benefit because your gift qualifies for an immediate tax deduction. For equity investors, a gift of securities held for more than one year is especially appealing because you can avoid the capital gains tax and still qualify for a tax deduction for the full amount of the gift. We are happy to provide more information about how a stock gift might benefit you.

An Impact Tomorrow
You may not have cash or property to make a current gift. However, remembering us in your will or trust is a great way to make a gift now, maintain your assets today, and set an important example for others. Or, consider naming us the full or partial beneficiary of a retirement plan or life insurance policy. Planning a future gift is frugal, rewarding, and best of all, easy to do. Taking a few simple steps today can make a meaningful difference tomorrow.

An Impact Today and Tomorrow
There is also a way to make a timeless endowment gift today that truly keeps on giving. Donate your funds and we’ll place them in an account, using only the earnings or a specified percentage of the account each year toward your stated purpose. For example, a $10,000 gift in an endowment fund paying 5 percent per year would result in an annual gift of $500. This gift can continue year after year as the endowment fund earnings are credited to the account.

NEED A ROADMAP TO GUIDE YOU?
Get started with your legacy planning with our Christ-Centered and Values-Based Estate & Charitable Legacy Planning Questionnaire. Find it on our website at www.archindy.org/plannedgiving/resources or call us for a copy.

DOES “HOW I GIVE” MATTER?
The answer is yes, indeed. How you give matters because each gift option offers its own special advantages that make it possible for you to meet specific goals. Knowing your options can enhance personal satisfaction and ensure that you make the most of your gift options.

Which Property Is Best?
When you consider a major gift, think about the type of property or asset you might use to make the gift. For example, a gift of appreciated stock or real estate (held more than one year) has an important benefit that may make it preferable to a gift of cash — no capital gains tax is due on the amount of the appreciation. In addition, you receive a tax deduction for the full amount of the gift.

If you make a gift of stock valued at $20,000 that you purchased years earlier for $10,000, you are still eligible for a $20,000 deduction and you avoid all capital gains tax on the $10,000 appreciation. When you have a choice, a gift of appreciated property may be a better fit than a gift of cash.

Keeping Your Heirs in Mind
One of the most significant challenges to meeting philanthropic goals is finding the right balance between providing for heirs and supporting special charities. Fortunately, there are gift options that address these challenges in thoughtful and beneficial ways.

A charitable remainder trust is such a planning tool. With the help of an attorney, you can establish a trust that pays a specified income to you or a family member for life or for a set number of years (up to 20). At the end of the trust term, what remains is a gift to charity. With one gift plan, then, you can meet the dual goals of providing for family and providing for the Catholic Community Foundation. The gift qualifies for a current tax deduction based on the amount we are expected to receive at the end of the trust term.

A charitable lead trust is a mirror image of the charitable remainder trust. The lead trust is set up so that the annual payments from the trust go to the Foundation during the specified trust term. At the end of the period, what remains in the trust is distributed to you or any beneficiaries you name. Again, you will receive a tax deduction based on the present value of the amount we will receive over the trust term.
Many people use charitable lead trusts to control the value of assets that will be transferred to children or grandchildren. This is possible because the transfer tax amount is determined when the trust is set up. No matter how much trust assets grow during the trust period, no additional tax is due when heirs receive the assets.

**Lifetime Income from a Gift**
Your personal long-term financial needs represent an essential factor in deciding how to make a charitable gift. If you are nearing retirement or already retired, and income is a priority, a charitable gift annuity may be worth exploring.

With a charitable gift annuity, the Catholic Community Foundation promises to pay you a specific annual income for life in exchange for your gift. We will establish the payment rate when you make the gift and the payment amount will not change (see the nearby rate table). Furthermore, there are many benefits. You can:
- Cover one or two people under one annuity
- Defer payments to a later time (resulting in a higher payment rate)
- Create multiple gift annuities
- Receive a tax deduction for the gift portion (but not the annuity portion)

<p>| Charitable Gift Annuity Current Rates |
|-----------------------------|-----------------------------|
| SINGLE LIFE                | TWO LIVES                   |</p>
<table>
<thead>
<tr>
<th>Age</th>
<th>Payout Rate</th>
<th>Age</th>
<th>Payout Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>4.7%</td>
<td>65/68</td>
<td>4.3%</td>
</tr>
<tr>
<td>70</td>
<td>5.1%</td>
<td>72/75</td>
<td>4.9%</td>
</tr>
<tr>
<td>75</td>
<td>5.8%</td>
<td>80/83</td>
<td>6.0%</td>
</tr>
<tr>
<td>80</td>
<td>6.8%</td>
<td>85/85</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

Annuity rates are subject to change. Once your gift is made, the annuity rate remains fixed.

WHERE DO TAXES FIT IN?
Congress acknowledges the importance of philanthropy by granting tax deductions for qualifying gifts to qualifying organizations. Although charitable gifts are not made only because of tax benefits, these deductions can provide an additional incentive to give and may even make it possible to increase the amount of a gift.

**Taxation and Required Minimum Distributions**
If you are age 70 ½ or older and have a traditional IRA or qualified retirement plan (such as a 401(k) plan), you must take an annual required minimum distribution (RMD) from the plan or face a stiff penalty in addition to paying income tax on the distribution itself. This rule is strictly applied even if you do not want or need to withdraw money from the plan.

One way to soften the tax blow is to make a charitable gift of part or all of that required distribution. The charitable deduction you qualify for can help offset the income tax due on the RMD, and the full amount of your gift can be used immediately to support our work.

Some Gifts are More Tax Friendly than Others
We've mentioned the important “extra” benefits certain gift options provide—avoiding capital gains tax with gifts of appreciated stock, for example, or minimizing transfer taxes with a charitable lead trust.

Retirement plan assets can also be a smart, tax-wise gift option. If you leave these assets to heirs, your heirs will owe income tax on the assets as they are received. However, if you leave retirement assets to the foundation, no income tax is due. If you are considering ways to provide for heirs and support the Catholic Community Foundation in your estate planning, leaving tax-friendly assets to your heirs (such as appreciated stock) and retirement assets to us can be a smart planning option.

Planning Adds Meaning to Giving
Giving can be much more satisfying when you give well with a planned gift that is intentional, specific, and well-suited to your long-term philanthropic and financial goals. In the meantime, be sure to request our free brochure, and please contact us if we can help you find ways to enjoy the greatest possible personal satisfaction from your family philanthropy. Once again, thank you for your valuable support.

Please Join Us!
**Mass & Dinner with Archbishop Tobin**
Catholic Community Foundation
**2015 Annual Meeting**
October 20, 2015

For more info and to register, visit www.archindy.org/stewardship/10202015
HELP WITH WRITING YOUR BEQUEST LANGUAGE

Leave a Gift to Benefit a Parish School or Ministry of the Archdiocese

If you find it difficult to write your bequest, please feel free to use the language below for gifts you wish to make to a parish school or ministry of the Archdiocese of Indianapolis and managed by the Catholic Community Foundation. If you need further assistance or have questions, please contact Joanna S. Feltz, J.D., director of Planned Giving for the Catholic Community Foundation, at jfeltz@archindy.org or 800.382.9836, ext. 1415.

UNRESTRICTED GIFT TO FOUNDATION

I bequeath the sum of $_________. __ to the Catholic Community Foundation, Inc., for the religious and charitable purposes of the Foundation.

BEQUEST TO PARTICULAR ENDOWMENT FUND OF FOUNDATION

I bequeath the sum of $_________. __ to the Catholic Community Foundation, Inc., for the (school) or (parish) or (other) endowment fund.

BEQUEST TO A PARISH, SCHOOL, AGENCY OR THE ARCHDIOCESE OF INDIANAPOLIS

I bequeath to [ENTER CATHOLIC ENTITY’S LEGAL NAME] the sum of $_________. __ (add items 1, 2 or 3 below).
(1) to be used for its religious, charitable or educational purposes.
(2) to be used for the religious, charitable or educational purposes of the (insert name of parish or other archdiocesan agency or entity) or if no longer in existence, then as Archbishop might decide.
(3) to be used for (state specific purpose, e.g., education of students for the priesthood, clergy or lay retirement programs, etc.) or if not possible then as Archbishop might decide.

RESIDUE TO PARISH, AGENCY OR ARCHDIOCESE; RESIDUE TO A PARISH

I devise and bequeath the entire residue of my estate to the Roman Catholic Archdiocese of Indianapolis for the use and benefit of (parish) in (town, state) for religious and charitable purposes.

RESIDUE TO OTHER CATHOLIC ENTITY

I devise and bequeath the entire residue of my estate to [ENTER CATHOLIC ENTITY’S LEGAL NAME] for its religious and charitable purposes.

SPLIT RESIDUE CLAUSES

I devise and bequeath the entire residue of my estate as follows:
(1) _____ percent thereof to the Roman Catholic Archdiocese of Indianapolis for its religious and charitable purposes and,
(2) _____ percent thereof to the following members of my family.
We hope this newsletter issue has again provided insight into practical ways to meet your philanthropic goals. Please take a moment to complete the form below or contact us by phone or email.

Name

Address

City/State/Zip

Phone

Email

[ ] Please send a complimentary copy of Essentials for Taxpayers: 2015 Federal Returns

[ ] I am interested in making a gift from my IRA - please contact me

[ ] Please send information about making a gift of appreciated stock

[ ] Tell me more about charitable gift annuities - the gift option that provides lifetime income

[ ] I am interested in learning more about gifts through my will and remembering Catholic ministries important to me